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Sent: Monday, April 12, 2010 2:26 PM

To: EBSA, E-ORI - EBSA

Subject: RIN1210-AB33

I would like to respond to your request for information relating to lifetime income options in retirement plans. I wholeheartedly support such options. I have administered employee benefits for 30 years and deal regularly with employees who are enrolled in 401(k) plans. You've seen the figures--most employees are already saving less than they should. Add to that the fact that employees do not understand how to calculate how much they can safely withdraw from their 401(k) plans and hope to keep a lifetime income stream. Consequently, the over-estimate and clean the accounts out in only a few years. If they could annuitize at least some of their income, they could better-protect themselves and their families. When I contacted Fidelity (our 401(k) vendor), regarding the possibility of adopting this type of option in our plan, I was discouraged from doing so. I've previously administered 403(b) plans and they have successfully offered annuities for years. Take a page out of their play book in figuring out how this important option can become possible for the many employees who have money in a 401(k) plan. Thanks,

Vicki Mair

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